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# INDIA TODAY



Residents at Antara Dehradun enjoy a session of water aerobics

**SENIOR LIVING**

# THE GOLDIES

**PLUSH RETIREMENT COMMUNITIES AND A BOOMING ECONOMY OF ELDERCARE SERVICES HELP AGEING INDIANS LEAD A FULLER LIFE**

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# THE NEW GOLDIES

**HOME TO HOMECARE, TRAVEL TO CONSUMABLES, A WHOLE ECONOMY IS SPRINGING UP AROUND THE NEEDS OF INDIA'S SENIOR CITIZENRY, HELPING THEM LIVE LIFE ON THEIR OWN TERMS**

By **SONAL KHETARPAL** / Photograph by **BANDEEP SINGH**

**T**here is an air of excitement at Dehradun's Antara Senior Living theatre. The 30-seater space is brimming with people, and the staff is hurriedly adding more chairs. Residents Anil Sud, 89, and Seema Sud, 83, are particularly thrilled as they have curated a song sequence—'60 years of Dev Anand's life in 60 mins'—to celebrate the legendary actor's 100th birth anniversary. Anil, the former managing director of EMI/ HMV (now Saregama), reminisces how "HMV made a lot of money from Dev Anand's films for years together.... Dev's production house Navketan was the highest royalty earner from HMV". As songs from his movies start playing, the audience join in, some singing along, many others cheering and hooting.

**GHANSHYAM RATHI, 62**  
**NAMRATA RATHI, 56**

**WHERE** Antara, Dehradun

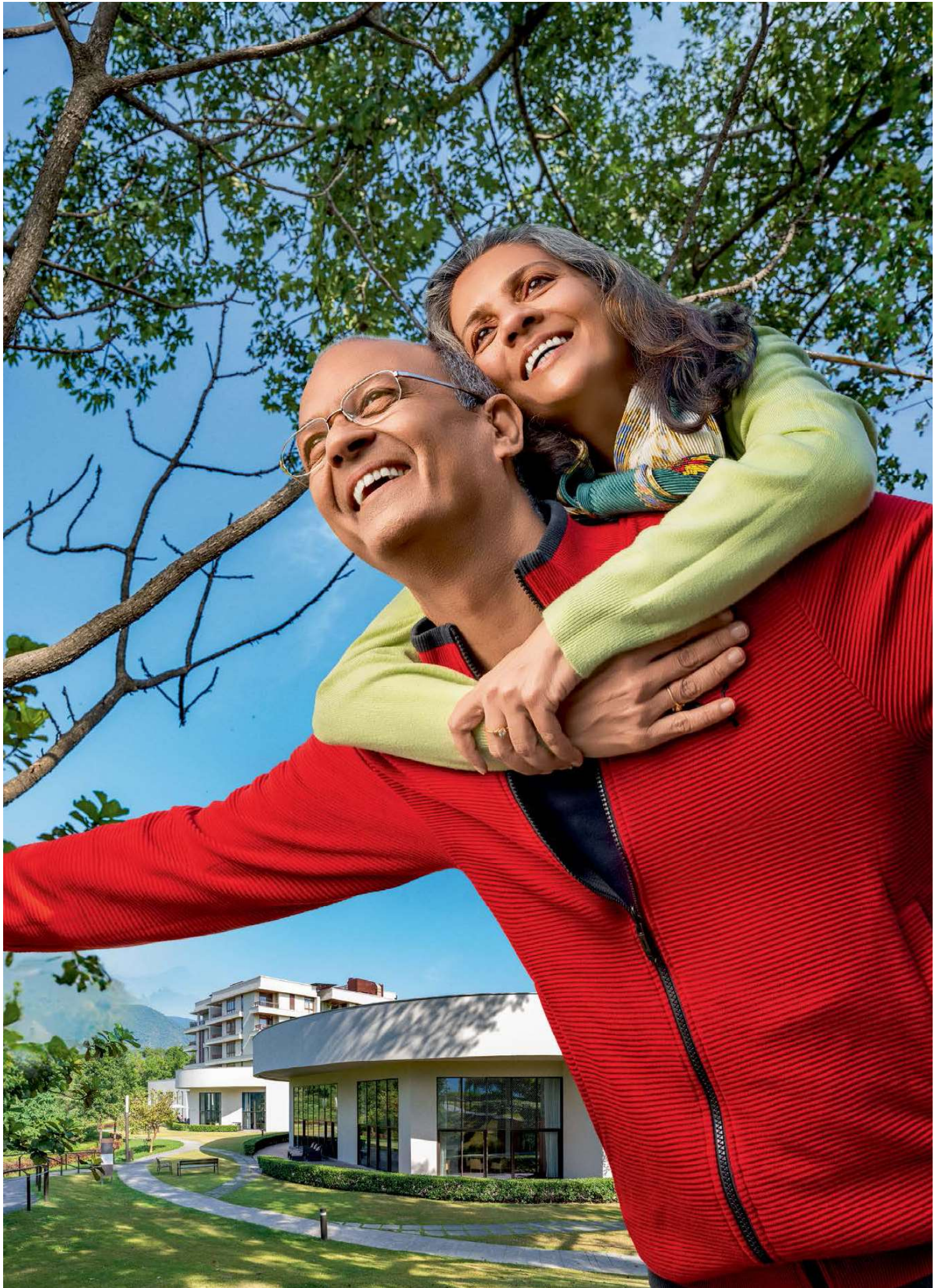
**MOVED IN** 2020

**WHY THEY MOVED**

To live a hassle-free retired life, with like-minded people

**"WE CAN'T IMAGINE A BETTER RETIRED LIFE THAN THE ONE WE ARE CURRENTLY LEADING"**





COVER STORY

SENIOR LIVING

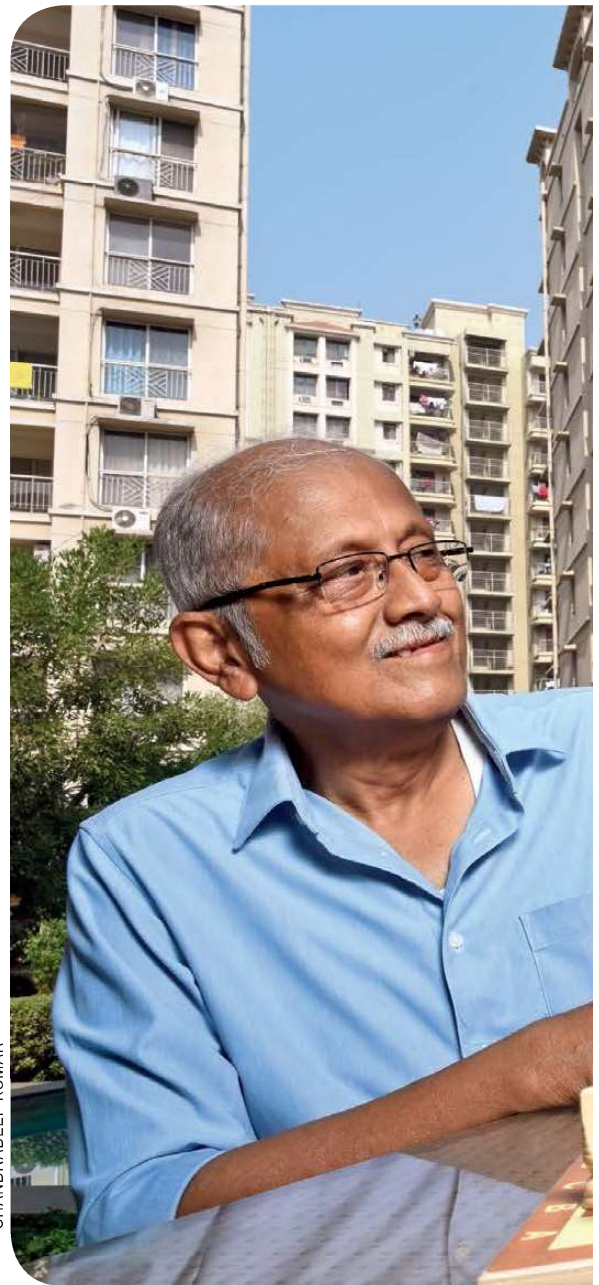
The Suds left their spacious five-room house in Gurugram and relocated to Antara about two years ago. Anil had contracted herpes, and it had become extremely difficult for the octogenarian couple to manage both health and household. “Antara is not heaven, it is heavenly,” says Anil. “It is four-button living here; you press the keys, and work gets done.”

They are the golden oldies, or The Goldies, if you will. They are driven by the desire to live independently, be with like-minded people, remain physically and cognitively engaged, battle loneliness, not worry about daily chores and be close to healthcare services. The fact that they also have the financial wherewithal to make the choice helps. The Covid-19 pandemic made them realise that life is short and unpredictable and to make the most of one’s remaining years. Community living in plush environs, therefore, has become a lifestyle choice for many older Indians like the Suds.

According to the United Nations Population Fund’s India Ageing Report, 2023, India currently has 149 million people—nearly 10 per cent of its total population—above the age of 60. This is expected to rise to 347 million people, or 20 per cent of India’s population by 2050. In fact, the elderly will overtake the number of children between zero and 14 years of age by the end of this century. So, despite India’s much-touted ‘demographic dividend’ of young people, the longer-term trend is towards an ‘ageing India’. There is also a growing trend of seniors living alone or with their spouse. According to the Union ministry of health and family welfare’s Longitudinal Ageing Study, 2021, out of the 72,250 individuals above the age of 45 years surveyed, 5.7 per cent above the age of 60 were living alone and 20.3 per cent with their spouse (see *How the Elderly Live*).

With a demographic like this, can business opportunity be far behind? Taking note of this emerging customer base, entrepreneurs are developing offerings that cater to the lifestyle aspirations as well as the well-being of the elderly. So whether it’s housing, healthcare or convenience services, wearable tech, lifestyle products, travel, entertainment or financial products, every offering has a silvern edge.

Consulting firm PwC estimates that the elder economy is already a \$10-15 billion (Rs 83,300-Rs 1.25 lakh crore) market in India, slated to grow at 13-15 per cent year on year across its various segments. These include home healthcare services, senior living, lifestyle products and non-health services related to travel, finance and convenience. “The elder market in India is relatively new,” says Dr Rana Mehta, partner and healthcare leader at PwC India, “as the first generation of seniors who accumulated wealth during the post-liberalisation period of the ’90s have entered this demographic. Over the past 5-10 years, services catering to this customer base have demonstrated both cultural acceptance and financial viability, which will accelerate investments in the sector in the coming years.”



CHANDRADEEP KUMAR

**\$10-15**  
BILLION  
ELDERCARE  
MARKET\* IN INDIA

**13-15**  
PER CENT  
YOY GROWTH  
RATE

**149**  
MILLION  
PEOPLE ABOVE  
THE AGE OF 60  
IN 2022, OR  
10.5% OF INDIA'S  
POPULATION

**347**  
MILLION  
PROJECTED  
NUMBERS OF  
SENIORS BY 2050,  
OR 21% OF TOTAL  
POPULATION

\*Includes home healthcare services, senior living, lifestyle products, travel, financial and convenience services

Source: PwC India; UNFPA India Ageing Report 2023



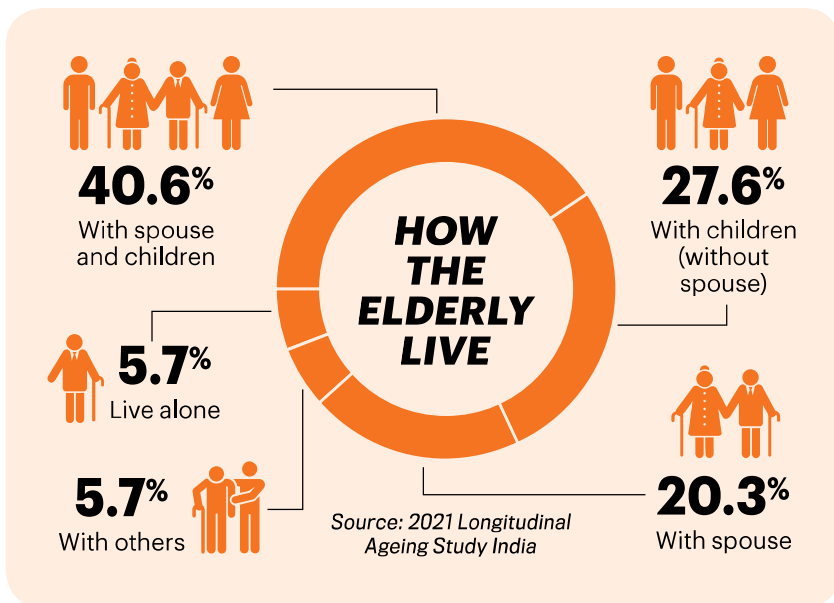
**ANJULA RAY CHAUDHURI, 70**  
**MRINAL RAY CHAUDHURI, 70**

**WHERE** Ashiana Nirmay, Bhiwadi

**MOVED IN** 2018

**WHY THEY MOVED**  
 Wanted to live a life of independence and let their kids live their own lives

**“SENIOR LIVING SOCIETIES ARE LIKE ANY OTHER SOCIETY BUT WITH EXTRA BENEFITS”**



## Home Run

Talk of an old-age home and the vision it throws up is of a depressing homestead with abandoned parents spending the last days of their lives in penury and desolation. It's a fate that many senior citizens are pre-empting. A changing mindset and increased disposable income over the past decade is leading many of them, particularly in the upper middle and high income segments, to consider independent living in retirement communities. Houses built for the elderly, PwC India estimates, constitute 10-15 per cent of the total market.

**R**evathi Bhasker, 72, has no cause to regret her decision. A decade ago, she and her (now deceased) husband, S.K. Bhasker, relocated to the verdant surroundings of Covai Coimbatore after he retired from a bank job. "We spent most of our life in Mumbai. But, in large cities, hardly anyone talks to each other. Often, you don't even know who lives next door," she says. Senior living communities are different from that perspective, she feels. "Everyone is connected together through retirement and old age. The problems are similar and the empathy, higher. There is no one to impress nor any expectations to fulfil. So, everyone lives together like an extended family, participating in each other's joys and sorrows," she says.

Building on that sentiment, real estate developers are positioning retirement homes as a new lifestyle option for seniors and offering options across price segments. In the north, Delhi NCR is the major hub of senior living communities, whereas down South, Chennai, Coimbatore and Bengaluru in particular have a high concentration of such properties.

Antara in Dehradun is an outlier, catering to a high net worth clientele, with the average cost of a dwelling ranging from Rs 3.5-4 crore, depending on size. Most other players, such as

## RISE OF AGE TECH

With digital and remote monitoring on the rise, seniors now have an array of gadgets that are less intrusive and can be seamlessly integrated into their daily lives, helping them live independently



### EASYFONE

A Seniorworld product, it can be configured remotely by family members and allows them to initiate calls on speaker mode if the senior isn't answering calls and has phone on silent mode

### AI-POWERED SMART LAMP

They call it Nobi. An offering by Welldercare Agetech, it uses optical sensors to detect and trigger an emergency response in case an elderly person falls and is unable to get up



### TRACKING DEVICE

TigerTRACK, a wearable personal security device with GPS tracker, SOS button and phone, can track location and autodial emergency numbers even without a cellphone

### SMART PILL DISPENSER

An automatic medication dispenser by Med-E-Lert that buzzes to remind seniors to take their medicines as per their schedule



### TELEHEALTH MONITOR

A portable, pocket-sized device, RHEMOS can measure BP, heart rate, ECG, respiratory rate, sugar, blood oxygen and temperature via self-administrated tests and transmit results directly to the app or to the cloud for remote diagnostics



**CHEERY MOMENTS**  
A birthday party at Antara Dehradun

Photograph by BANDEEP SINGH



**“A 30-40 per cent growth for senior living players is nothing out of the ordinary. Most of them are aiming for these growth numbers”**

**ANKUR GUPTA, Joint Managing Director, Ashiana Housing**

Ashiana Senior Living, Primus Senior Living Homes, Columbia Pacific Communities and CovaiCare, offer apartments in an affordable band. So if Ashiana in Bhiwadi, Rajasthan, has a 1BHK apartment for Rs 40 lakh and a 3BHK one for Rs 85 lakh, the CovaiCare retirement community in Coimbatore offers a 1,000 square feet 2BHK villa for Rs 70-80 lakh. Of course, the cost of an apartment may vary based on factors such as location, apartment size and the services offered. Seeking such properties are consumers who have a net worth of

Rs 3-10 crore at the time of retirement and a monthly passive income between Rs 50,000 and Rs 1.5 lakh, says Ankur Gupta, joint managing director, Ashiana Housing.

These apartments can be bought and sold like any other property. However, residents must be above 55 years of age. In case of the owner's death, the nominee can choose to keep the apartment, rent it out or put it up for resale. The real estate providers can also assist with the resale in exchange for a brokerage fee. At Antara Dehradun, houses are sold on a lease tenure

of 60 years, which can be extended every 15 years for a consideration of Rs 10,000. In case of the lessee's demise, the lease is transferred to the nominee without any additional cost.

Despite the age restriction limiting the consumer base, this segment is seeing growing interest from developers due to the fact that senior living facilities command a premium of 20-30 per cent over other residences, says Rajit Mehta, CEO & MD, Antara Senior Living. This is because these homes are designed with seniors in mind. “The infrastructure is carefully designed to make it old age-friendly,” he says. The houses at Antara are built in accordance with the guidelines of the Americans with Disabilities Act (ADA), with wheelchair access, anti-skid tiles, grab bars near the bed and on walls in the toilets, emergency call buttons and sensor-based lighting, among other things. Even the height of the switches, bathroom door locks and light lux level are carefully chosen. Other facilities, such as a resident doctor, round-the-clock nursing, an emergency response system, house-

keeping, maintenance, senior-friendly meal options, are now standard in senior living homes.

This could mean a higher monthly maintenance fee compared to regular societies where the charge is between Rs 2 and Rs 5 per square foot. The maintenance fee at Antara Dehradun, by contrast, is Rs 27 per sq. ft, adding up to between Rs 47,000 and Rs 75,000 plus taxes, depending on apartment size. Antara Noida is relatively cheaper, charging Rs 6 to Rs 8 per sq. ft for maintenance, totalling an all-inclusive Rs 13,000 to Rs 22,000 (see *A Space of Their Own*).

Back in 2018, the CII Senior Care Industry Report projected the estimated demand for senior housing at around 300,000, with the supply limited to 90 communities and 20,000 units. The demand has only grown since. Antara, therefore, plans to invest Rs 200 crore in the next 4-5 years to build 4,500 apartments across Bengaluru, Hyderabad, Chennai, Pune, Goa and Chandigarh. Similarly, Ashiana Housing, which will be closing this fiscal with 500 units, plans to increase its sales to 900 units per year over the next three years. "A 30-40 per cent growth for senior living players is not unusual, and most of them are aiming for these growth numbers," says Ashiana JMD Gupta, who is also the co-founder and chairman of the Association of Senior Living India (ASLI).

### At Your Service

Though they started with offering independent homes, over time, players such as CovaiCare, Ashiana, Antara and others expanded to provide assisted care to their elderly residents according to their varying needs. "As a service provider, if your residents develop specific conditions, you cannot shy away from assisting them in managing their ailments," says Colonel Achal Sridharan, founder & MD of CovaiCare, which currently serves



COURTESY REVATHI BHASKER



**“As a service provider, if your residents develop specific conditions, you cannot shy away from assisting them in managing their ailments”**

**COL. ACHAL SRIDHARAN**  
*Founder and Managing Director, CovaiCare*

1,000 residents in South India.

The reason is not far to seek. Indians are living longer, with the average lifespan increasing from 47.7 years in 1970 to 69.6 years in 2020, per World Health Organization data. The onset of many diseases common among the elderly take root in middle age, be it diabetes, hypertension, cardiac ailments, bone and joint issues or sight and hearing, says Dr Rajinder Kumar Singal, principal director & head of the department of internal medicine at the BLK-Max Super Speciality Hospital in Delhi. Consequently, the number of years individuals now require support to manage their physical ailments has also risen.

It is this need that niche players such as the Chennai-based Athulya Assisted Living are answering, with eight centres across Chennai, Kochi, Bengaluru and Coimbatore. The assisted living segment is divided into four broad categories, explains Dr Karthik Narayan, its managing direc-





**REVATHI BHASKER, 72**

**WHERE** Covai S3 Retirement Community, Coimbatore

**MOVED IN** 2010

**WHY THEY MOVED**  
Living alone was tough and getting timely help difficult

**“IN SENIOR LIVING COMMUNITIES, EVERYONE IS CONNECTED TOGETHER THROUGH RETIREMENT AND OLD AGE. THE PROBLEMS ARE SIMILAR AND THE EMPATHY, HIGHER”**



**“Eldercare is often viewed through the lens of disease. The most basic question asked is ‘aap theek ho?’**

**(are you okay?). But ‘theek ho’ has many dimensions”**

**SAUMYAJIT ROY, CEO, Emoha Elder Care**

tor: seniors who are largely independent but require help with daily tasks, seniors with dementia who cannot live alone, transition care for seniors needing post-operative care and rehabilitation, and palliative care for elderly individuals with advanced conditions who choose not to undergo aggressive medical treatments.

Unlike retirement homes that operate on a house ownership model,

assisted living spaces work on a rental model, where residents can rent a room. Rental rates at Athulya range from Rs 55,000 to Rs 75,000 and Antara Care Home costs Rs 1.25 to Rs 1.5 lakh per month depending on the property’s location, the type of room taken and the services availed.

Among Athulya’s residents is 87-year-old Kannan V., who moved to their Chennai facility four years

ago after his wife passed away and it became difficult for him to live alone. “No one wants to leave their home,” he says, “but for people our age, sometimes it is challenging to get out of bed or even open the door to accept deliveries. That’s where assisted living places like this come to our rescue,” he says. Kannan finds the call bell system, essentially a public speaker system, extremely useful. He can press it to get trivial tasks done, such as requesting a hot water bottle or reporting an emergency. “Assistance arrives within minutes,” he says. He also takes advantage of their escort services when he visits the doctor or the bank, for a minimal charge of Rs 100 per hour.

While Kannan is at Athulya for a longer duration, 68-year-old Ratna Ghosh, a former government school teacher, chose Antara Care Home in Gurugram for post-hospitalisation recovery. “I have lung and heart issues as well as hypertension, so I needed full care with constant monitoring of my vitals, dietary requirements and assistance with movement, which was not possible at home,” she says. At home, there was always someone seeking her attention. Being away from home allows her to focus solely on her recovery.

**Home Healthcare**

Services in this segment account for around 40 per cent of the eldercare market, as estimated by PwC India. Offering such services are top hospitals, including Apollo, Medanta, Sir Ganga Ram, and home care providers like Portea Medical, Medrabbits and HCAH. They cater to consumers across all age groups, including seniors. Then, there are home care providers specifically targeting the elderly. Among them are Emoha, ElderAid and Samarth. Making a start with offering clinical services, such as home attendants, nurses, physiotherapy, lab collections, and even ICU set-ups at home, over time, they have expanded their services to include

**COVER STORY**  
**SENIOR LIVING**

non-clinical support such as home maintenance (plumbing, electrical work, housekeeping), convenience services like chauffeurs and travel assistance, teleconsultations and even technology support for laptops and smartphones.

“The idea behind providing care services at home,” says Saumyajit Roy, co-founder and CEO of Emoha Elder Care, “is to create an ecosystem that works for elders in the comfort of their own home and enables them to live an independent life.” In the business for over four years now, Emoha has served 60,000 elders across 120 cities and towns. Their model involves assigning a caregiver from the local area to a senior for regular check-ins, understanding their daily needs and arranging the necessary support. Seventy-two-year-old educationist and child counsellor Rashmi Gautam turned to them this March when she experienced stomach issues and had to be hospitalised. Since both her children are abroad, she had been living alone in Ghaziabad with a full-time help, who happened to be on leave. A caregiver from Emoha assisted her with hospital check-in, admission and insurance until her daughter arrived from Singapore the next day. “They took over completely,” says Gautam. “In fact, I trusted them so much that I even shared my PIN with them. I had to hand over the jewellery I was wearing, all of which they returned to me safely.”

In fact, senior living players such as Antara and CovaiCare have now expanded clinical and non-clinical services to not just their residents but also to other seniors in the cities they operate in. CovaiCare, for example, launched Namma Jini, a home and health management service for elders, in Chennai this July and will introduce it in Coimbatore, Mysuru, Bengaluru and Hyderabad next year.

## A SPACE OF THEIR OWN

Housing options for the elderly who want to live independently and with others like them, and the model of ownership offered

### COVAICARES3 ▼

**Coimbatore**

**Ownership:** For sale

**Facilities:** Housekeeping, nursing, doctor, library, security, caregiving, assisted living, activity centres, funeral services

#### COST

**2BHK villa:** Rs 65 lakh

**4BHK villa:** Rs 1.4 cr.

#### MAINTENANCE

Rs 10 per square foot (Rs 8,000–Rs 12,000) + Food (Rs 260 per day)



HARDIK CHHABRA



### ANTARA ▲

**Dehradun**

**Ownership:** Lease tenure of 60 years, extended every 15 years

**Facilities:** Housekeeping, nursing, resident doctor, library, heated swimming pool, customised activity plans, customised diet plans, accessible infrastructure

#### COST

**1BHK:** Rs 2.41 cr. to Rs 4.11 cr.

**Penthouse:** Rs 16.17 cr. to Rs 17.73 cr.

#### MAINTENANCE

Rs 27 per square foot (Rs 47,000–Rs 75,000, plus taxes)

### Beating Loneliness

“Eldercare is often viewed through the lens of disease,” says Roy of Emoha. “The most basic question asked is ‘aap theek ho?’ (Are you okay?). But ‘theek ho’ has many dimensions.” Physical health accounts for just 20 per cent of the care requirement; the rest is social, mental and psychological, he adds. A study published in medical journal *The International Journal of Geriatric Psychiatry* in 2021 found that 20.5 per cent of

**With people living longer, the number of years they require support for has also gone up. Hence the rise in assisted living services**



CHANDRADEEP KUMAR

## ASHIANA ADVIK ▲

**Bhiwadi**

**Ownership:** For sale

**Facilities:** Dining services, activity area, card rooms, table tennis, religious space, walking track, housekeeping

### COST

**1BHK:** Rs 45 lakh  
**3BHK:** Rs 85 lakh  
**Villas:** Rs 2 cr.

### MAINTENANCE

Rs 4 per square foot  
 (Rs 3,500–Rs 9,000)



## ATHULYA ASSISTED LIVING

**Chennai**

**Ownership:** Rental

**Facilities:** Senior-friendly bed and furniture, accessible buildings and bathrooms, medical facilities, activities and engagement areas

### RENT

Rs 55,000–Rs 75,000 per month, inclusive of food

adults over 45 years in India reported moderate loneliness, and 13.3 per cent severe loneliness. “Human beings are social creatures designed for companionship,” says Dr Nimesh Desai, a psychiatrist and former director of the Institute of Human Behaviour and Allied Sciences in Delhi. “Having a sense of belonging and community can significantly improve mental well-being.” Several studies have shown the negative impact of loneliness on mental health; it can directly cause stress

and precipitate the onset of illnesses such as depression, anxiety, dementia, and Alzheimer’s.

To address the emotional and social needs of the elderly, many of these service providers offer opportunities to participate in events, learning programmes, social gatherings, etc. to improve not just their quality of life but also to pursue their forgotten passions.

Ashiana, Antara and CovaiCare thus offer two to three activities for seniors each day. On the day Antara

Dehradun was screening Dev Anand films, the residents had finished chair yoga in the morning. At Ashiana, Gupta says there are around 150 activities for residents, with music and dance, table tennis and cards being the most popular.

Anjula Ray Chaudhuri, 70, who has been staying at Ashiana Nirmay in Bhiwadi for the past five years, says they offer a wide range of activities, including religious, spiritual, cultural and sporting activities. “Between raising my two daughters, working a full-time job, and taking care of my aged mother, I didn’t have time for anything else,” she says. It was at Ashiana that she began acting in plays and has already participated in five. Her husband, Mrinal, is now taking keyboard lessons and often performs at their weekly musical evenings.

“The concept of a bucket list is very real for them, and they are excited to talk to people and explore new places,” says Asheesh Gupta, co-founder of home eldercare firm Samarth Eldercare. Their care counsellors visit and work with the elderly to help them rediscover forgotten hobbies, volunteer at nearby NGOs and build connections within the community. They work on a subscription model and their packages range from Rs 7,500–15,000 per month.

**E**moha has designed its services around an app, as more elders overcome their fear of smartphones. Their most popular feature is MohTV, offering over 4,000 programmes, including doctor talks on bone health, home remedies, gut health, magic shows, breathing techniques and workshops on chakra healing. Real-time sessions generate even more interest. Nearly 500 adults complete their morning chores daily to be in front of the screen by 7.30 am for their daily exercise session. What they look forward to most is the first 15 minutes of general chit-chat with each other before getting into the groove. Conversations

flow from childhood stories to health to even impromptu songs.

Service providers also rely on their clients to form interest-based social and support groups, which help them bond and foster a sense of togetherness. The Bollywood Club is the most popular social group at Emoha, says Rashmi Gautam. She has performed 13 times at their cultural programmes and excitedly claims, “I’m called the Bollywood queen of Emoha.”

In addition to these services, there are start-ups offering niche services. The Ratan Tata-backed Goodfellows, for instance, hires young people to offer companionship to the elderly as a service. WisdomCircle helps seniors above the age of 50 find jobs and feel relevant in their golden years.

## Travelling Light

Having dispensed with their responsibilities, the elderly are now finding the time and the money to spend on themselves. And travel is a crucial part of this liberation, as Gen S pursues their passions with a vengeance and has no qualms about giving in to their wanderlust. Varanasi-based Prem Narain Pandey, 74, a former sales and marketing professional, has gone on seven trips with his wife Madhu through Silverwings senior group holidays. “We are free now and want to see the world as long as our health allows,” he says.

Why senior-only groups? The relaxed pace, a preference for quiet places and the expectation of customised cuisine to suit their dietary preferences. A Frost & Sullivan report projects that the number of elderly travellers in India is expected to grow seven-fold to 7.3 million by 2030. The increase in travel is also on account of seniors visiting their children who have migrated away from their hometowns.

“Travel is the biggest discretionary spending that elders make,” says Shefali Jain Mishra, founder of KareVoyage, which provides holiday packages for the elderly. Their queries have



CHANDRADEEP KUMAR



## To help seniors rediscover hobbies and socialise, many service providers help organise events, learning programmes and social gatherings to participate in

increased by over 30 per cent over the last two years post-Covid, thanks to the pent-up demand. Mahindra Holidays & Resorts India also launched Bliss, a membership product for senior citizens, back in 2017.

In fact, seniors love adventure within their physical limitations. If not bungee-jumping, hot air ballooning or a ride on a speed boat certainly, says Mishra. “The sense of adventure doesn’t change with age; in fact, you

feel you want to do it before it’s too late,” says 73-year-old Naveen Anand, promoter of the New Delhi-based sound and vibration instrumentation firm Baseline Technologies, who takes three to four such trips a year. “Rolling up my pants and wading through the cold water of a river in Arunachal is just as exciting today as it was earlier,” he says.

Nor is it small and local destinations that seniors are restricting



**< BURSTS OF ACTIVITY**  
 (Far left) Asha Chowdhary, 80,  
 at the gym in Ashiana, Bhiwadi;  
 Karevoyage clients ride an ATV  
 in Nubra Valley in Ladakh

themselves to. Anand is currently planning a curated trip with his friends to Egypt and went to Arunachal Pradesh in April and Georgia and Azerbaijan in August last year. Narain Pandey is currently packing his bags for Bali.

### Who's Afraid to Spend?

With Gen S now characterised by higher disposable incomes and well-settled children, money is no consideration. Seniority.in, an e-tailer recently acquired by home healthcare services provider HCAH, offers a range of over 10,000-

plus health and lifestyle products for senior citizens, from grooming essentials to splints and adult diapers. "Consumables such as Zero Block, adult diapers, massagers and wheelchairs are our top-selling products," says Vivek Srivastava, co-founder and CEO at HCAH India. Incontinence is a critical issue among adults, and Seniority is soon going to launch a range of adult diapers under its own brand, Everactiv.

There is no dearth of products and services to cater to the whims of the well-heeled elderly. But a larger part of the Gen S population comes from the low-income segment, and this is where the government and regulators need to step in to build a senior-friendly society with walkable pavements, accessible insurance, affordable healthcare, wheelchair access and elder-friendly public transport. Only then will seniors from all walks of life lead their lives with grace and dignity. ■

—with Sonali Acharjee



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